

In the specification:

Please amend the specification as follows:

Please replace the paragraph beginning on page 29, line 26, with the following new paragraph:

*In vivo* contact, especially where specificity or targeting is desired, is aided by incorporating in the liposome a means of either directing the liposome to a specific site, e.g., by conjugating an antibody to the liposomes via streptavidin, causing the liposome's contents to be preferentially released at a certain site, e.g., by the incorporation of NAPes or peptide-lipid conjugates into the liposomes, and/or by causing the liposomes to accumulate at sites, e.g., tumors by incorporating therein a headgroup-modified lipid.

Please delete the text at page 31, lines 1-2.

Please replace the paragraph beginning at page 31, line 3, of the specification with the following new paragraph:

~~For example, Transfection success can be detected, for example, where~~ the plasmid pEGFP-1 contains a DNA sequence encoding the enhanced green fluorescence protein, whose presence is detected by fluorescence microscopy. Accordingly, successful transfection of cells with this plasmid (see Examples 10-12) is readily determined by assessing the quantity of fluorescence exhibited by the cells. Results of these experiments (see Figures 8-12)[,] demonstrate both the successful transfection of OVCAR-3 cells with pEGFP-1 plasmid, as well as the high level of expression of the transfected plasmid in a significant percentage of the transfected cells.